

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Michael George Perry Jr.**  
*Debtor(s)*

Case No. 19-10234-TPA  
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

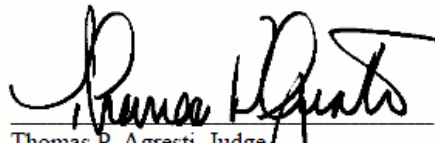
**AND NOW**, this *The 9th of October, 2019*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michael George Perry, Jr.  
 Debtor

Case No. 19-10234-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar  
 Form ID: 309

Page 1 of 3  
 Total Noticed: 64

Date Rcvd: Oct 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2019.

db +Michael George Perry, Jr., 1140 Robison Road West, Erie, PA 16509-4942  
 sp +James L Moran, 3939 West Ridge Road, Suite B-27, Erie, PA 16506-1883  
 cr +Office of Attorney General, Pennsylvania Departmen, Office of Attorney General,  
 5th Floor, Manor Complex, 564 Forbes Avenue, Pittsburgh, PA 15219-2992  
 r +Peter Mitchell, Passport Realty, 2930 West 22nd St., Ste. 102, Erie, PA 16506-2302  
 cr +Tendto Credit Union, f/k/a Erie Community Credit U, 1915 East 36th Street,  
 Erie, PA 16510-2663  
 15010060 +AES, P.O. Box 61047, Harrisburg, PA 17106-1047  
 15024938 +David J. Apothaker, Esquire, 520 Fellowship Road C306, P.O. Box 5496,  
 Mount Laurel, NJ 08054-5496  
 15024939 +Diversified Adjustment, 600 Coon Rapids Blvd. NW, Coon Rapids, MN 55433-5549  
 15024940 +Erie County Adult Probation, Erie County Courthouse, 140 West Sixth Street,  
 Erie, PA 16501-1011  
 15010061 +Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street, Room 110,  
 Erie, PA 16501-1029  
 15010063 +Gary V. Skiba, Esquire, 345 West Sixth Street, Erie, PA 16507-1244  
 15010064 +Gregory D. Pamula, 1101 Hillborn Avenue, Erie, PA 16505-4141  
 15010065 +Gregory L. Heidt, Esquire, 150 East Eighth Street, Suite 1, Erie, PA 16501-1270  
 15010067 +James L. Moran, Esquire, 3939 W. Ridge Road, B27, Erie, PA 16506-1883  
 15010068 +John C. Melaragno, Esquire, 502 West Seventh Street, Erie, PA 16502-1333  
 15024949 +Liberty Mortgage Corporation, 3818 Liberty Street, Erie, PA 16509-1473  
 15052086 M&T Bank, PO Box 1508, Buffalo NY 14240-1508  
 15010071 M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063  
 15010073 M&T Bank Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288  
 15024955 +Michael Camesi, 8657 Perry Highway, Erie, PA 16509-5535  
 15025730 +Michael Camesi, c/o Philip Friedman, Esq., 17 W. 10th St., Erie, PA 16501-1401  
 15024956 +Michael J. Graml, Esquire, 714 Sassafras Street, Erie, PA 16501-1010  
 15024957 Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026  
 15019699 +National Collegiate Student Loan Trust 2006-3, Po Box 4275, Norcross, GA 30091-4275  
 15024959 Ocwen, P.O. Box 26646, West Palm Beach, FL 33416  
 15024960 Ocwen Loan Servicing, P.O. Box 660264, Dallas, TX 75266-0264  
 15024961 +Ocwen Loan Servicing LLC, Box #660264, 1010 West Mockingbird Lane, Suite 100,  
 Dallas, TX 75247-5126  
 15025682 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 15024964 +PHEAA, P.O. Box 61047, Harrisburg, PA 17106-1047  
 15010075 Perry & Pamula, Inc., 430 Cascade Street, Erie, PA 16507  
 15010076 +Philip B. Friedman, Esquire, 17 West Tenth Street, Erie, PA 16501-1401  
 15024966 +Rebecca Solarz, Esquire, KML Law Group, Mellon Independence Center,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 15010077 +Stephanie A. Perry, 1129 Brown Avenue, 2nd Floor, Erie, PA 16502-2322  
 15083229 +TENDTO Credit Union, f/k/a Erie Community Credit Union, 1915 East 36th Street,  
 Erie, PA 16510-2663  
 15024968 +Tendto Credit Union, 1129 State Street, Erie, PA 16501-1911  
 15034101 +Tendto Credit Union, f/k/a Erie Community Credit Union,  
 c/o Carol F. Messenger, Payment Solution, 1915 East 36th Street, Erie, PA 16510-2663  
 15024969 +Travis Lewis, 1631 West 21st Street, Erie, PA 16502-2118  
 15048475 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123  
 15054881 +WELLS FARGO BANK, N.A., et.al., PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAIL STOP SV-22,  
 MT. LAUREL NJ 08054-4637  
 15024974 +WMC Mortgage Corp., P.O. Box 54089, Los Angeles, CA 90054-0089  
 15024976 +WMC Mortgage Corporation, 1 Ramland Road, Orangeburg, NY 10962-2627  
 15024975 WMC Mortgage Corporation, 6321 Canoga Avenue, 10th Floor, Woodland Hills, CA 91367  
 15047196 Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605  
 15083230 +Wells Fargo Bank, N.A., PHH Mortgage Corporation, 1 Mortgage Way, Mail Stop SV-22,  
 Mt. Laurel, NJ 08054-4637  
 15083232 +Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, P.O. Box 130000, Raleigh, NC 27605-1000  
 15083231 Wells Fargo Bank, N.A., Ocwen Loan Servicing LLC, P.O. Box 24605,  
 West Palm Beach, FL 33416-4605  
 15042537 Wells Fargo Bank, N.A., et.al., OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department,  
 P.O. BOX 24605, WEST PALM BEACH FL 33416-4605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 intp +E-mail/Text: jmelaragno@ig7technology.com Oct 10 2019 03:19:25 John C. Melaragno, Trustee,  
 502 West 7th Street., Erie, PA 16502-1333

15024936 +E-mail/Text: bankruptcy@cavps.com Oct 10 2019 03:18:49 Cavalry SPV I LLC,  
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321  
 15024937 EDI: CHASE.COM Oct 10 2019 06:53:00 Chase, P.O. Box 15123, Wilmington, DE 19850-5123  
 15052134 EDI: DIRECTV.COM Oct 10 2019 06:53:00 Directv, LLC, by American InfoSource as agent,  
 PO Box 5008, Carol Stream, IL 60197-5008  
 15010066 EDI: IRS.COM Oct 10 2019 06:53:00 Internal Revenue Service,  
 ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
 15056067 E-mail/Text: camanagement@mtb.com Oct 10 2019 03:17:45 M&T Bank, P.O. Box 840,  
 Buffalo, NY 14240-0840

District/off: 0315-1

User: jmar  
Form ID: 309

Page 2 of 3  
Total Noticed: 64

Date Rcvd: Oct 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15010072 E-mail/Text: camanagement@mtb.com Oct 10 2019 03:17:45 M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288  
15010069 E-mail/Text: camanagement@mtb.com Oct 10 2019 03:17:45 M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182  
15010070 E-mail/Text: camanagement@mtb.com Oct 10 2019 03:17:45 M&T Bank, P.O. Box 900, Millsboro, DE 19966  
15024958 +E-mail/Text: Bankruptcy@natfuel.com Oct 10 2019 03:18:28 National Fuel, 1100 State Street, P.O. Box 2081, Erie, PA 16512-2081  
15010074 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 10 2019 03:18:22 Pa. Dept. of Revenue, Dept. 280946, Harrisburg, PA 17128-0946  
15031711 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 10 2019 03:18:22 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946  
15024970 +EDI: VERIZONCOMB.COM Oct 10 2019 06:53:00 Verizon, P.O. Box 650584, Dallas, TX 75265-0584  
15050133 EDI: AIS.COM Oct 10 2019 06:53:00 Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
15024971 +EDI: VERIZONCOMB.COM Oct 10 2019 06:53:00 Verizon Wireless, P.O. Box 650051, Dallas, TX 75265-0051  
15024972 +EDI: WFFC.COM Oct 10 2019 06:53:00 Wells Fargo Dealer Services, P.O. Box 1697, Winterville, NC 28590-1697  
15010078 +E-mail/Text: collections@widgetfinancial.com Oct 10 2019 03:18:28 Widget Federal Credit Union, 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Gregory D. Pamula  
cr M&T BANK  
cr WELLS FARGO BANK, N.A., ET.AL.  
aty\* +John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502-1333  
15024935\* +AES, P.O. Box 61047, Harrisburg, PA 17106-1047  
15027410\* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
15024941\* +Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street, Room 110, Erie, PA 16501-1029  
15024943\* +Gary V. Skiba, Esquire, 345 West Sixth Street, Erie, PA 16507-1244  
15024944\* +Gregory D. Pamula, 1101 Hillborn Avenue, Erie, PA 16505-4141  
15024945\* +Gregory L. Heidt, Esquire, 150 East Eighth Street, Suite 1, Erie, PA 16501-1270  
15083233\* Internal Revenue Service, ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
15024946\* Internal Revenue Service, ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
15024947\* +James L. Moran, Esquire, 3939 W. Ridge Road, B27, Erie, PA 16506-1883  
15024948\* +John C. Melaragno, Esquire, 502 West Seventh Street, Erie, PA 16502-1333  
15024953\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307 (address filed with court: M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288)  
15024950\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307 (address filed with court: M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182)  
15024951\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307 (address filed with court: M&T Bank, P.O. Box 900, Millsboro, DE 19966)  
15024952\* M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063  
15024954\* M&T Bank Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288  
15083228\* Pa. Dept. of Revenue, Dept. 280946, Harrisburg, PA 17128-0946  
15024962\* Pa. Dept. of Revenue, Dept. 280946, Harrisburg, PA 17128-0946  
15024963\* Perry & Pamula, Inc., 430 Cascade Street, Erie, PA 16507  
15024965\* +Philip B. Friedman, Esquire, 17 West Tenth Street, Erie, PA 16501-1401  
15024967\* +Stephanie A. Perry, 1129 Brown Avenue, 2nd Floor, Erie, PA 16502-2322  
15024973\* +Widget Federal Credit Union, 2154 East Lake Road, Erie, PA 16511-1140

TOTALS: 3, \* 22, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: jmar  
Form ID: 309

Page 3 of 3  
Total Noticed: 64

Date Rcvd: Oct 09, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2019 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Office of Attorney General, Pennsylvania  
Department of Revenue akovalchick@attorneygeneral.gov  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Jerome B. Blank on behalf of Creditor WELLS FARGO BANK, N.A., ET.AL. pawb@fedphe.com  
John C. Melaragno, Trustee on behalf of Interested Party John C. Melaragno, Trustee  
johnm@mplegal.com,  
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com  
John C. Melaragno, Trustee johnm@mplegal.com,  
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com  
Michael J. Graml on behalf of Creditor Gregory D. Pamula mattorney@neo.rr.com,  
mjgraml@verizon.net  
Michael S. Jan Janin on behalf of Debtor Michael George Perry, Jr. mjanjanin@quinnfirm.com,  
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m  
trayer@quinnfirm.com;gbecko@quinnfirm.com  
Nicholas R. Pagliari on behalf of Creditor Tendto Credit Union, f/k/a Erie Community Credit  
Union npagliari@mijb.com, sburick@mijb.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com  
Thomas Song on behalf of Creditor WELLS FARGO BANK, N.A., ET.AL. pawb@fedphe.com  
TOTAL: 11